— Boards of Directors review top 300 NPAs of banks with special reference to the system prevailing in the banks to fix staff accountability.

(iv) In addition to above the Government of India/RBI have also initiated the following steps:—

— Debt Recovery Tribunal Mechanism has been strengthened.

— Pursuant to the instructions of the Central Vigilance Commission, RBI has framed a scheme in February 1999, for collection of information on wilful defaults of Rs. 25 lakh and above and dissemination to the reporting banks and FIs, under which the banks and FIs *viz.*, IDBI, IFCI and ICICI will be required to submit RBI the details of the wilful defaulters.

Credit-Deposit Ratio of Banks

712. SHRI C. O. POULOSE: Will the Minister of FINANCE be pleased to state the credit deposit ratio of the Nationalised banks for the last three years, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): Credit deposit ratio of public sector banks for the last three years, State-wise, is given in the enclosed Statement.

Statement

Credit Deposit Ratio of Public Sector banks for the last three years

	Name of State	Credit Deposit Ratio (Per Cent)		
		March 1997	March 1998	March 1999
1	Andhra Pradesh	80.19	75.27	71.58
2	Arunachal Pradesh	9.69	10.72	11.00
3	Assam	34.57	32.75	32.00
4	Bihar	29.93	27.14	25.01
5	Goa	25.20	24.38	23.43

	Name of State	Credit Deposit Ratio (Per Cent)		
		March 1997	March 1998	March 1999
6	Gujarat	47.90	45.70	45.43
7	Haryana	42.88	43.20	42.78
8	Himachal Pradesh	23.65	21.74	22.18
9	Jammu & Kashmir	20.78	20.79	21.65
10	Karnataka	71.23	68.80	67.19
11	Kerala	43.06	42.94	39.51
12	Madhya Pradesh	52.85	52.37	48.89
13	Maharashtra	70.46	76.34	76.26
14	Manipur	57.67	58.89	41.61
15	Meghalaya	13.72	14.50	16.02
16	Mizoram	11.67	20.63	18.85
17	Nagaland	24.80	18.95	16.33
18	NCT of Delhi	63.40	58.58	76.27
19	Orissa	47.95	44.15	41.55
20	Punjab	39.54	39.35	39.32
21	Rajasthan	45.46	48.47	45.40
22	Sikkim	17.68	20.68	20.03
23	Tamil Nadu	93.03	89.48	85.43
24	Tripura	31.81	29.13	26.69
25	Uttar Pradesh	31.23	28.45	27.14
26	West Bangal	47.21	45.76	43.61
27	Andaman & Nicobar	16.03	15.10	16.60
28	Chandigarh	95.70	64.22	92.76
29	Dadra & NH	18.55	21.38	22.55
30	Daman & Diu	21.94	20.60	17.64
31	Lakshadweep	8.76	9.89	7.75
32	Pondicherry	39.65	36.38	33.92
	All India	55.25	54.03	54.52

Changes in Sick Industries Companies Act (SICA)

713. SHRI J. CHITHARANJAN:
SHRI GAYA SINGH:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are considering a proposal to make changes in the Sick Industries Companies Act (SICA); and